

Certificate Number: 03088-PAE-DE-025753877

Bankruptcy Case Number: 15-12273



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 21, 2015, at 8:26 o'clock PM CDT, Joseph Carr completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 22, 2015 By: /s/David Nungesser for Doug Tonne

Name: Doug Tonne

Title: Counselor